

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

David Lowe
Queen E Lowe
Debtor(s)

Case No. 09 B 06518

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2009.
- 2) The plan was confirmed on 05/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 11/30/2012.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$6,699.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,220.30
Less amount refunded to debtor	\$810.78

NET RECEIPTS:	\$29,409.52
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,188.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,562.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,750.50
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bally Total Fitness	Unsecured	0.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	151.00	148.99	148.99	148.99	0.00
CitiFinancial	Unsecured	1,900.00	1,980.98	1,980.98	1,980.98	0.00
CMS	Unsecured	0.00	NA	NA	0.00	0.00
Direct Merchants Bank	Unsecured	2,696.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	4,638.00	4,836.25	4,836.25	4,836.25	0.00
East Bay Funding	Unsecured	2,305.00	2,443.65	2,443.65	2,443.65	0.00
East Bay Funding	Unsecured	191.00	220.40	220.40	220.40	0.00
East Bay Funding	Unsecured	4,544.00	4,700.65	4,700.65	4,700.65	0.00
ECast Settlement Corp	Unsecured	818.00	931.93	931.93	931.93	0.00
ECast Settlement Corp	Unsecured	5,706.00	5,706.71	5,706.71	5,706.71	0.00
First Northern Credit Union	Unsecured	959.00	NA	NA	0.00	0.00
First Premier	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
Healthcare Associates Credit Union	Unsecured	0.00	NA	NA	0.00	0.00
Healthcare Associates Credit Union	Unsecured	120.00	NA	NA	0.00	0.00
Horseshoe Casino	Unsecured	620.00	NA	NA	0.00	0.00
HSBC	Unsecured	982.00	NA	NA	0.00	0.00
HSBC	Unsecured	102.00	NA	NA	0.00	0.00
HSBC	Unsecured	481.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	68.00	68.40	68.40	68.40	0.00
Kohl's/Kohl's Dept Stores	Unsecured	16.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	104.00	NA	NA	0.00	0.00
Medical Collections	Unsecured	0.00	NA	NA	0.00	0.00
NationStar Mortgage LLC	Secured	151,000.00	2,643.54	2,821.77	2,821.77	0.00
NationStar Mortgage LLC	Secured	151,000.00	147,737.99	147,737.99	0.00	0.00
Peoples Energy Corp	Unsecured	501.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	356.00	356.06	356.06	356.06	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TNB Card	Unsecured	0.00	NA	NA	0.00	0.00
Toyota Motor Credit Corporation	Unsecured	0.00	NA	NA	0.00	0.00
US Bank	Unsecured	473.00	443.23	443.23	443.23	0.00
US Bank Home Mortgage	Secured	23,000.00	NA	NA	0.00	0.00
Washington Mutual Providian	Unsecured	118.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$147,737.99	\$0.00	\$0.00
Mortgage Arrearage	\$2,821.77	\$2,821.77	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$150,559.76	\$2,821.77	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,837.25	\$21,837.25	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,750.50</u>
Disbursements to Creditors	<u>\$24,659.02</u>

TOTAL DISBURSEMENTS :	<u>\$29,409.52</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/27/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.